

In re:
Helene Krzaczyk
Debtor

Case No. 19-13325-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 20, 2024

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2024:

Recip ID	Recipient Name and Address
db	+ Helene Krzaczyk, 45 Lydia Ave, Southampton, PA 18966-1520
14336841	+ M&T Bank, c/o Rebecca A. Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14331661	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14331008	Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e, DesMoines, IA 50306

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 21 2024 07:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 21 2024 07:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14342422	+ Email/Text: bankruptcycollections@citadelbanking.com	Jun 21 2024 07:28:00	CITADEL FEDERAL CREDIT UNION, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
14331000	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 21 2024 07:40:18	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14331002	+ Email/Text: bankruptcycollections@citadelbanking.com	Jun 21 2024 07:28:00	Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147
14366352	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 07:40:19	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14331003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 07:40:31	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
14331004	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 21 2024 07:28:00	Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
14342218	Email/Text: mrdiscen@discover.com	Jun 21 2024 07:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14331005	+ Email/Text: mrdiscen@discover.com	Jun 21 2024 07:27:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14331001	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 21 2024 07:40:35	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14349555	+ Email/Text: RASEBN@raslg.com	Jun 21 2024 07:27:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14362582	Email/Text: camanagement@mtb.com	Jun 21 2024 07:28:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

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Page 2 of 2

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14336294	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 21 2024 07:40:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14332658	Email/Text: bnc-quantum@quantum3group.com	Jun 21 2024 07:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14331661	^ MEBN	Jun 21 2024 07:19:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14331007	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 07:40:35	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14336490	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 21 2024 07:40:43	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14331009	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2024 07:40:43	Worlds Foremost Bank N, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14331006	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2024 at the address(es) listed below:

Name	Email Address
ALEXANDER G. TUTTLE	on behalf of Debtor Helene Krzacyk agt@tuttlelegal.com 7043@notices.nextchapterbk.com;tuttle.alexanderr102490@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Helene Krzaczyk
Debtor(s)

Case No: 19-13325-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 6/20/24